



February 7, 2019  
case 17-17779-amc

Honorary Judge Chan,

With this letter I would like to submit my answer and objections to Trustee's final report and application for compensation.

1. I would like to object the Temple Un ED claim of \$2,000.00. Please see the UAS statement detailing the current balance of \$1,500.76 and total payment of \$120.00 due by 03/01/2019. The second page shows the current total amount due \$1,523.58 which I am asking to be paid. I confirmed that amount in a phone conversation on 02/06/2019 with UAS customer service representative Cacatian.

2. I would like to present objections to the trustee's application for compensation being among the poorest of the poor:

I believe that the trustee had not properly discharged his duties by hiring counsel DiDonato, who showed he is not a disinterested person. DiDonato had materially adverse interest to my estate. Also, the estate was not administered in an expeditious manner. Service is below average without any ethical obligations. There was no high quality work involved, no exemplary service rendered but very low level of performance. My estate was not spared additional high administrative expenses by hiring counsel DiDonato - no exemplary behavior. I am asking the court not to base trustee's compensation on commission-based rate but evaluate trustee's request for compensation under pre-BAPCPA standard. I am arguing that I have **unusual** circumstances and I strongly interpose my objection.

Labeling a fee commission is not preventing the court from analyzing reasonableness. I am asking you to determine whether extraordinary circumstances existed, and what rational relationship might be between the type and level of services rendered and the proposed commission of \$ 8,159.11 on top of chapter 7 administration expenses of \$7,040.02 before even making distributions to parties in interest (2019 Hyundai starts at \$14,999) Also, what time did the trustee spent?

Amounts under sections 326 and 330 are entirely under the discretion of the bankruptcy court. My bankruptcy case is individual not business Silvia Yovtcheva, Inc., with \$16,000,000.00 in disbursements and hundreds of creditors paid. The trustee only

attended the 341 meeting and will write a few checks. Please analyze also whether the compensation is reasonable based on the customary compensation charged by comparably skilled practitioners in cases other than bankruptcy cases. My case clearly lacks complexity. Trustee's professional judgement on my behalf is adversely affected by his own financial, or other personal interests.

3. Is there interest on the account? Why was the money held for nine months in a checking account? Estate funds should be maintained in interest bearing account. With the current average 9 months CD rates in PA \$250,003.42 would yield \$6,125.00. Trustee mismanaged estate account but at the same time he asks for a commission fee which is even higher than the loss due to the mismanagement?! He clearly lacks professionalism and sound decision making. I am baffled at such incompetence which significantly affects my estate in a negative manner. Trustee owns money to the estate.

4. Section 326 provides that a chapter 7 trustee is entitled to compensation only when he makes distributions or turns money over to parties in interest, excluding the debtor, but including holders of **secured** claims. All of my creditor's claims are **unsecured**. The result is \$0.

Thank you.

Sincerely,



Silvia Yovtcheva

(/profile)



## WELCOME BACK, SILVIA YOVTCHEVA

Your last sign-in was on November 07, 2018

### Loan Summary Total (All Loans)

[Make a Payment for all Loans \(https://www.uasconnect.com/profile/payments/create\)](https://www.uasconnect.com/profile/payments/create)

Total Original Amount

**\$2,000.00**

Total Current Balance

**\$1,523.58**

Total Amount Due

**\$120.00**



Temple University - 360011361333

Current Balance

**\$1,523.58**

Original Loan Amount

**\$2,000.00**

Amount Due

**\$120.00**

March 01, 2019

Last Payment Amount

**\$246.00**

October 18, 2018

Minimum Payment Amount

**\$120.00**

Next Scheduled: None

Create



(https://www.uasconnect.com/profile/payments/recurring/QYVZZ3DMGKZJ)

[View Transactions \(https://www.uasconnect.com/profile/loans/QYVZZ3DMGKZJ/transactions\)](https://www.uasconnect.com/profile/loans/QYVZZ3DMGKZJ/transactions)

[Current Statement \(https://www.uasconnect.com/profile/documents?QYVZZ3DMGKZJ\)](https://www.uasconnect.com/profile/documents?QYVZZ3DMGKZJ)

[Make a Payment \(https://www.uasconnect.com/profile/payments/create/QYVZZ3DMGKZJ\)](https://www.uasconnect.com/profile/payments/create/QYVZZ3DMGKZJ)

### Useful Links

- [Make International Payment](#) >
- [Manage Recurring Payments](#) >
- [Manage References](#) >
- [Loan Balance Details](#) >
- [View Previous Statements](#) >
- [Benefit Forms](#) >

Amount Enclosed: \$ 

Please indicate address change and additional  
cardholder requests on the reverse side.

**Please use blue or black ink**

**MAKE CHECK PAYABLE TO:**  
Temple University

SILVIA YOVTCHEVA  
9199 BUSTLETON AVE APT 24  
PHILADELPHIA PA 19115

University Accounting Service, LLC  
PO Box 5879  
Carol Stream IL 60197-5879

3110014101520014410000000000000001200000000120002

Please detach this portion and return with your payment to ensure proper credit. Retain lower portion for your records.

For Period Ending 03/01/2019

Account # 360011361333 Perkins; 97

| Original Loan Amount | \$2,000.00 | Interest Rate     | 5.0000% | Days In Billing Period | 90       |
|----------------------|------------|-------------------|---------|------------------------|----------|
| Current Principal    | \$1,500.76 | Interest Paid YTD | \$0.00  | Past Due Amount        | \$0.00   |
| Previous Balance     | \$1,500.76 | Interest Accrued  | \$0.00  | Current Amount         | \$120.00 |
| Current Balance      | \$1,500.76 | FeesDue           | \$0.00  | Total Amount Due       | \$120.00 |

**Customer Service**

Toll Free: (844) 870-8701  
Email: uasconnect@tsico.com  
To view account summary or make a payment:  
<https://www.uasconnect.com>

**Direct Forms, Correspondence, or Disputes to:**

Please include Document ID below in all correspondence and check memos  
University Accounting Service, LLC  
PO Box 918  
Brookfield WI 53008